

REMARKS

Responsive to the requirement for restriction, applicant elects Group II, claims 16-18, drawn to a network settlement method, without traverse.

Non-elected system claims 1-15 are canceled herewith, but may be made the subject of a divisional application, to be filed at any time during the pendency of the present application.

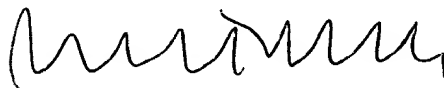
As to the requirement for election of species, it is believed that this was applicable only to claims 1-15. These claims having been canceled, it is believed that no election of species is needed. In the contrary case, kindly advise us.

An action on the merits of the elected claims is respectfully requested.

The Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 25-0120 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17.

Respectfully submitted,

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RJP/mjr
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